

Raymond Recorder



VOLUME 37

FRIDAY MARCH 30 1945

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Mel Lybbert Injured In Mine Explosion

Melby Lybbert, brother of Mrs. J. Golden Snow, was seriously injured in a mine explosion at Vernal, Utah, Monday according to word received here Monday night by Mrs. H. Lybbert. From what can be learned, Mel was working alone in a shaft of the mine, apparently cleaning out an old working preparatory to reworking it. He was drilling holes for the setting of dynamite charges, and apparently his drill hit a detonator on an old charge that had never exploded and the full force of the charge caught the injured man. Exact extent of his injuries have not been determined, but one leg is shattered, and his sight is threatened, besides being badly bruised all over. The doctor was hopeful of saving the sight of the leg injured of his eyes, and thought there might be some sight in both eyes although one was badly injured.



Shakespeare production on stage and radio, summer stock, and brain storming through Canada and the United States are all part of the history of Jane Mallett. She has appeared before the mike in New York, and for the past eight years has been heard in Toronto, her native city, the plays on Stage 45 over the C.B.C. from 1936 to 1944. At 8 p.m. on Thursday, March 29, she appeared in "This is Our Country" at 7 p.m. CDT.

Jake Lybbert, a brother, is employed in the same mine but was not on the same shift, and the information of the accident was given by him to his sister here. The boys have visited here recently. We extend our best wishes to Mel for a complete recovery from his accident.

Mr. Harold McBride, just returned from overseas has been busy talking to classes, groups and so on of his experiences. He spoke to the 2nd Ward Scouts Tuesday night.

Mr. and Mrs. C. E. Alfred returned home Friday evening last after four months missionary labor in the Western Canadian Mission. They spent their first two months in Edmonton and the last two in High River. They report a very enjoyable trip, and Clarence says he would like very much to go again.

MISSIONARY COMMITTEE PROGRAM

The Missionary Committee presented the program in the 2nd Ward Sunday night and a large number was present. Mesdames Lucy H. Hens and Elsie Smith gave a dialogue representing a visit of a missionary to an investigator. P.O. S. H. Smith just returned from England related some of his experiences in visiting Church members and branches in Britain. Elder A. E. Hancock spoke of the need for missionary work in the world. S. B. Smith, Chairman of the committee took charge. Musical numbers were a special number by the Choir, piano solo by Mrs. Franklin Smith and a Male Quartet by L. H. Jacobs and Co. Mrs. A. E. Hancock gave a reading, Delbert Gough gave a talk representing the Anarcho Priesthood, and Harold McBride just back from service overseas spoke briefly.

Personnel of the committee is as follows: Mr. and Mrs. S. B. Smith, Mr. and Mrs. Harold Stevens and Mr. and Mrs. Alma Hancock.

Half Inch of Rain Friday

Spring was officially ushered in last Friday by a rainstorm bringing about half inch of rain before it stopped Saturday afternoon. Heavy clouds covered the sun most of Thursday and during the night the rain commenced falling and when we awoke Friday morning the rain was falling lightly and kept it up off and on all day and continued quite steadily all night. No official report was made on the moisture but from the amount of mud and water following, there must have been about half an inch. It was very welcome and will germinate weeds making them easy to destroy and making a lovely seed bed for the grain crops. It will also give grass and pastures a fine start.

It was cold and cloudy again Monday and felt like snow, a little rain falling just at dark. However it was very light and the clouds cleared away early Tuesday morning and the weather Tuesday was bright and warm.

TOPS AT MIKE

Raymond Jacks Win From Yanks 71-39

Union Jacks journeyed to Calgary to join the lineup and come to a last week-end for a game in that city with the Calgary Yanks Saturday night. However, a wire was received Monday stating that the Yanks had withdrawn from the game and the game was postponed. The first half of the game was quite interesting and even, but in the second half the speed of the Yanks seemed to dwindle and the Jacks pushed on to pile up a decisive lead in what was expected to be a two-game total point series.

In the intermediate playoff the Calgary boys again defeated our Juniors by eighteen points to push our Junior entry out of any further playoff games.

The team returned home Sunday with a threat from the Calgary team to even the count when they appeared here Wednesday night. Basil, their ace scorer and play maker was away on leave Saturday night and one of their other men had been moved from Calgary. The team was weakened by these factors. However, they were expected back for Wednesday night. The team was expected back for Wednesday night. The team was expected back for Wednesday night.

Following is the lineup and points of the two Raymond teams Saturday night:

Calgary Yanks: Dunn 15, Mullen, Maher 17, Wakeman 6, Simon 1, Proffitt, Miller, Clant, Total 34.

Union Jacks: Nalder 13, Bonner 22, Walker 2, Turner 12, H. Walker 4, Michelson 16, Hill, Robison 2, Danlop, Total 71.

Calgary East end Recs: Morton 9, Anderson 13, W. Keir 2, Brian 7, Benkin 6, K. Keir, Duffie 4, Bruce 2, Wilson 2, Hall 2, Total 59.

Raymond Juniors: Macdonald 18, Hicken 5, West 5, Stevens 4, Kalag, and another player was expected to play 2 Williams, Schman, Total 31.

NEWS NOTES

Rulon Dahl was a Lethbridge visitor on business Tuesday afternoon.

Mr. and Mrs. Alma Hancock were in Lethbridge Tuesday afternoon.

Grant Hall recently discharged from the Navy is working for Ralph Bros. now.

Mr. and Mrs. J. Leroy Anderson were Lethbridge visitors on Monday last.

Teddy Allan, who has been in Trenton, Ont. for some time in the service has been transferred to Vancouver, B. C. for posting and is spending a few days at home here with his parents enroute.

Surface working of some fields was in progress Tuesday this week the soil being about right for harrowing.

Jas. B. Meeks was a Calgary visitor last week attending the Bull Sale there.

Mrs. T. K. Roberts and daughter Beth were Lethbridge visitors Monday.

The Canadian butter ration will be increased from six to seven ounces weekly beginning April 1st restoring the one ounce reduction put into effect January 1st because of inadequate stocks.

Every province in Canada is working on plans to inaugurate or extend rural electrification. Ontario leads in that respect as 146,000 rural dwellers in that province now receive electric service.

The Ontario government is subsidizing sugar beet growers of that province to the extent of \$1.35 a ton for the 1945 crop. Last year Ontario farmers planted 15,000 acres to sugar beets, and the provincial objective this year is 40,000 acres.

Speakers at the 1st Ward Sacrament meeting Sunday evening last were Misses Fay Broadbent and Alice Ross and Elders J. Ross, Mcendenhall and L. B. Duncombe. A good musical program was also rendered and a large audience was present to enjoy the meeting.

Born to Mr. and Mrs. Clifford Gough at the local hospital Monday night, March 25th, a baby girl. Mother and daughter are doing fine and "Chiff" said that they were just about as happy over the arrival of the girl as any parents could be.

Pte. Harold McBride of the South Saskatchewan Regiment arrived home Saturday night after about two and a half years overseas. He was severely wounded in the fighting in Holland and was in hospital for four months in England before being returned to Canada on the hospital ship. After a short stay leave he will report back again for medical examination and possibly an operation. He feels pretty good but recuperates very easily.

Mrs. Marion Palmer was hostess last week to her Club when nine members were present. The evening was spent in Red Cross sewing and thirty-three articles were made after which a delicious lunch was served.

While visiting battle fronts in Germany on Sunday, an artillery shell exploded within fifty yards of Prime Minister Churchill as he stood examining the Wesel bridge and watching Allied forces thru binoculars. "Winnie" took it all very casually but the group was ordered to move back after this close call by the commanding officer of that sector of the front.

Mr. and Mrs. T. K. Roberts and daughter Beth were Lethbridge visitors Monday.

Mrs. S. I. May and June and Mrs. C. Huns returned home from Calgary on the midnight train to Lethbridge Saturday night.

The fifth Charter night of the local Lions Club is being held to night in the Opera House. Visitors will be present from neighboring clubs. We will have a full report next week.

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Amendments To National Selective Service Civilian Regulations

New Amendments to the National Selective Service Civilian Regulations, effective March 20th, 1945 have been announced in Ottawa.

The seven days' notice of separation requirement is to be subject to these qualifications:

(a) notice is to be waived where a break in operation is brought about by a power shortage;

(b) Selective Service officers may shorten the seven days if a temporary lay-off, through circumstances beyond the control of the employer, appears necessary;

(c) instead of the employer having the right to make temporary lay-offs without notice to a maximum of 14 days in a six month period, the employer will be required to apply to a Selective Service officer on each occasion for a reduction of the seven-day rule. Before ruling the Selective Service officer will be required to consult with the union where the employment is covered by a collective labour agreement.

(d) where an employee is laid off for a temporary period, and is not to be taken back by the employer

(that is, is later to be laid off permanently) the employer must pay him six days' wages or salary in lieu of notice.

In high priority industries, where male employees have been "frozen", local Selective Service officers will have authority to remove the "frozen" but the employer's labour priority will remain unchanged.

Every employee, whether a trade union member or not, will be entitled to have his case reviewed under the terms of any collective agreement in force on the job; previously, only members were so dealt with, while non-members' cases went before a Selective Service officer.

Any person in employment contrary to the provisions of Selective Service will now be regarded as "unemployed" for the purpose of the Regulations, and may be directed to essential work.

Previously, the penalty for non-compliance with a direction of a Selective Service Officer to a man to accept work, was that the man might be sent to Alternative Service Work Camp while direction to a Camp remains as a penalty, lesser penalties of fine or imprisonment are added as options in these cases.

Selective Service officers are given authority to direct any male person, 16 to 65 years of age, whether employed or unemployed, to a job in agriculture.

In connection with labour transfers, the Minister of Labour is given authority to authorize the payment of workers' transportation and the removal expenses of workers' transportation and the removal expenses of workers' families, in such areas and during such periods as he may approve.

As a few employers failed to fully pay in connection with the employment of conscientious objectors, summary means of requiring payment through court action are provided.

The amendments also made changes in the appeal procedure. The amendments removed any existing doubt as to the jurisdiction of the Courts of Referees to hear any type of appeal arising under the Regulations. Also, previously no second appeal was provided for, but a re-hearing of a case may now be allowed, where, for example, additional facts are disclosed shortly after the court has reached its first decision.

In announcing the amendments, the Minister of Labour stated: "In part, they are designed to overcome operating difficulties which have come to light, and in point to make the Regulations more flexible in order to meet changing employment conditions, and conditions anticipated at the close of European hostilities."

PRENUPTIAL SHOWER

Miss Beth Roberts, who is being married tonight to George Arthur Webb of Lethbridge, was honored recently at a pre-nuptial shower in the Raymond First Ward Church when a lovely lot of beautiful and useful gifts were received from her many friends and Beth personally thanked all for their kindness.

An interesting program was rendered during the evening and a delicious lunch was served.

SMITH BOYS GET TOGETHER

Last Thursday afternoon, S. B. Smith and his eight sons had a reunion, the first time in five years that all eight boys had been home at the same time.

They had pictures taken at the Stake House and 2nd Ward Hall and a luncheon at the 2nd Ward, P.O. S. H. Smith had arrived home Wednesday forenoon from overseas and P.O. Thurston Smith came home from Calgary early Thursday morning with Alma. This made all the boys at home.

Thurston went back to Calgary Friday and Franklin returned to Shilo Manitoba, and next week Alma will leave for the mission field, so it will likely be another five years before all eight boys are home with their Dad again. They had a most enjoyable afternoon.

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Dancing Party

The sugar Factory workers' Federal Union No. 118 ignored a dancing party for all members and their partners at the Opera House on March 23. About 150 guests were present.

Dancing and dance mixers under the direction of Mr. and Mrs. Geo. Erickson was thoroughly enjoyed by everyone present.

Spot dances and statue dances called for prizes. Prizes going to Kay, Redd and partner Mrs. Bill Jackson, and C. Nalder and wife for the statue dance and numerous prizes for spot dance winners.

Lunch consisting of apple pie, ice cream and punch was served, after which a program was presented under the direction of W. S. Van Orman, president of the Union, who extended a hearty welcome to all present. Karl Gehrmlich led in singing "O Canada" T. G. Wood spoke briefly to his fellow workers. Nolan McMullin gave a saxophone solo. Jack Kotkas gave a vocal solo in costume. Cyril Layno sang a solo accompanied on the piano by his daughter Adrienne. Kay Redd gave a few humorous remarks and Johnny Howard sang a cowboy number accompanying himself on the guitar.

A most enjoyable evening was had by everyone present.

War Savings Stamps helped Stamp Out Hitler

The Raymond Recorder

Published Every Thursday
Advertising rates on application
Non-political, Partisan only in
the interests of Raymond
and district
S. I. MAY Editor.

FAMILY ALLOWANCES

A Children's Charter for Canada

Canada's future depends on its children. They are the country's greatest asset. Healthy and happy children, reared in an atmosphere of security, take their place as active and productive members of society.

Yet under present conditions, the major burden of raising the nation's children falls on less than one-fifth of the working population. The value of the child to the community

bears no relation to the father's work or income. Each child in the family means increased expenses, without providing additional funds whereby the expenses can be met. Family allowances are going to help Canadian parents meet this financial burden. Money for the child goes directly into the home, the centre of the child's life, where he is fed, clothed, sheltered and cared for. It will go to the mother and father who know the individual needs of their family better than anyone else.

As the years go by, family allowances can help to reduce sickness, disease, crime, illiteracy, inefficiency and other social ills that have their roots in child upbringing. Since they are given to people who will spend the money, they will create a continuous demand for necessities which will result in increased production and employment.

Family allowances are a simple fair and effective way to ensure a greater measure of well-being to Canadian citizens of the future. Family allowances are an instalment in social security.

Brigadier Davy Fought With Partirans in Albania



Picture now released for publication of Brigadier G.M.O. Davy D.S.O. who was landed in Albania in October, 1943, with a complete staff and orders from General Henry Maitland Wilson to kill Germans. By the liberation of the Albanian capital over a year later, (November 1944), Brigadier Davy's work with his fellow British soldiers and the Albanian partisans has been crowned with success.

Picture shows:—Brigadier Davy (left) and a Commando officer in Albania after the landing of British troops in the Autumn of 1944.

Bert Hall was home from his oil hauling over the week-end Jimmy May came down from Calgary with him

CAPITOL Raymond

FRIDAY and SATURDAY,
A SUPER HOLIDAY SHOW DANNY KAYNE IN

"UP IN ARMS"

A Mirthful—Melodic Musical in DAZZLING TECHNICOLOR
Matinee: Saturday at 2:15 Show STARTS SAT. 7 p.m.

STARTS MONDAY
A GRAND DOUBLE BILL ALL STAR CAST IN

"Prairie Chickens"

ALSO
CLAIRE TREVOR IN

"Woman of the Town"

STARTS THURSDAY

"Kansas City Kitty"

ALSO ROY ROGERS IN

"Hands Across the Border"

STARTS MONDAY APRIL 9th

ALLAN LADD and LOTETTA YOUNG in

"And Now Tomorrow"

Grant Lowaine Bascom, has enlisted in the Canadian Active Army and is now in training in Calgary.

Hon. and Mrs. Solon Low of Edmonton were guests of Mr. and Mrs. Lloyd Litchfield Friday night last.

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Human Nature

WHY doesn't life insurance sell itself?

ANSWER: Because it just happens to be human nature to put off until tomorrow the things we should do today. Practically everyone recognizes the need for life insurance, but few people actually do anything about it without some incentive to action. The agent not only brings home their need to them—he tells them how they can budget to get the protection they want—why certain policies are best for certain conditions—how to build an estate.

What would you consider the main asset of the life insurance business?

ANSWER: Human assets are always among the most valuable. In the life insurance business the agents who help people to protect themselves are of tremendous importance to the companies. But they are even more vital to the people who benefit by their counsel.

One of a series of messages sponsored by life insurance companies in Canada.

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and Windows. Call In
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C. F. Tollestrup
Expert Woodworker
Shop Next to Telephone C-11

For Good
Bread, Rolls,
Pies and Cakes
Try the
Raymond
Bake Shop

REGISTER NOW for FAMILY ALLOWANCES

Family Allowances will be paid every month for every eligible child under 16 years of age. First cheques will be mailed in July, 1945. Family Allowances are being paid to help parents in the care of their children, to help pay for medical, dental and nursing services—for better food, clothing and shelter, and to assist in equalizing opportunities for all children.

Registration forms have been mailed to every

family. Fill in your form as soon as received. It is very simple—only seven questions—and information is given below to help you complete the form accurately. Do it right away in the interests of your children, as cheques can only be mailed to those eligible families which have completed and returned the Registration Form.

If you do not receive a form through the mail, please ask for one at the nearest Post Office.

QUESTION 1. PRINT IN BLOCK LETTERS (LIKE THIS) the names of your children under 16. Write out the month of birth, then give day and year. Write name of place where each child was born. Complete each line by stating your relationship to child and if father and mother are applying, fill in both "relationship" columns.

QUESTION 2. Here the father and mother must both sign if both are at home. Then give the address to which cheques should be mailed. PRINT THIS IN BLOCK TYPE (LIKE THIS) under both signatures. The mother should not sign her husband's first name. She should sign her own first name, such as Mrs. Alice, Mary, Joan, etc.

These questions must ALL be answered "Yes" or "No", giving further information when indicated.

1. Is the father or mother of the child a Canadian citizen or a person who has been a Canadian citizen at any time in his or her life?

2. Is the father or mother of the child a Canadian citizen or a person who has been a Canadian citizen at any time in his or her life?

3. Is the father or mother of the child a Canadian citizen or a person who has been a Canadian citizen at any time in his or her life?

4. Is the father or mother of the child a Canadian citizen or a person who has been a Canadian citizen at any time in his or her life?

5. Is the father or mother of the child a Canadian citizen or a person who has been a Canadian citizen at any time in his or her life?

6. Is the father or mother of the child a Canadian citizen or a person who has been a Canadian citizen at any time in his or her life?

7. Is the father or mother of the child a Canadian citizen or a person who has been a Canadian citizen at any time in his or her life?

DEPARTMENT OF NATIONAL HEALTH AND WELFARE
FAMILY ALLOWANCES REGISTRATION FORM

PRINT NAME OF EACH CHILD

NAME OF CHILD	DATE OF BIRTH	PLACE OF BIRTH	RELATIONSHIP TO CHILD	RELATIONSHIP TO CHILD
1. Alice	12/1/43	Calgary, Alberta	Daughter	
2. Bob	3/5/44	Calgary, Alberta	Son	
3. Carol	7/10/45	Calgary, Alberta	Daughter	
4. David	11/15/46	Calgary, Alberta	Son	
5. Eve	2/20/47	Calgary, Alberta	Daughter	
6. Frank	4/25/48	Calgary, Alberta	Son	
7. Grace	6/30/49	Calgary, Alberta	Daughter	
8. Henry	8/5/50	Calgary, Alberta	Son	
9. Irene	10/10/51	Calgary, Alberta	Daughter	
10. Jack	12/15/52	Calgary, Alberta	Son	

Are the father and mother of the child both present and living with you? ☐ Yes ☐ No

If "No", give the name and address of the person to whom cheques should be mailed:
Name: _____ Address: _____

Signature of Father: _____ Signature of Mother: _____

Address: _____

City: _____ Province: _____

Post Office: _____

Telephone: _____

Signature of Father: _____ Signature of Mother: _____

Address: _____

City: _____ Province: _____

Post Office: _____

Telephone: _____

QUESTION 3. If only one person has signed under question 2, state the reason why the other signature cannot be given. Give details—don't say Father or Mother is "away"—state where and for how long.

QUESTIONS 4, 5, 6 and 7 on the other side of the form must also be answered either "Yes" or "No". If the answer is "No" to questions 4, 5 or 6, state details giving name of child, or children concerned. In the case of No. 5, if you have any children under 16 not living with you, list their names, give the reasons and the complete address as to where they can be visited. If the answer to No. 7 is "Yes", give the details required.

INCOME TAX: So that nobody will benefit from both Family Allowances and a full income tax deduction for their children, the income tax deductions for children will be reduced by the amount received from Family Allowances. Parents, therefore, have the choice of claiming—or not claiming—Family Allowances. Those uncertain as to whether or not they will benefit are advised to apply for the Family Allowance.



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YOUR CHILDREN WHEN YOU REGISTER
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Fone 135 A. J. GARNER Raymond

NEWS NOTES

Reg Kessler of Rosemary was a Raymond visitor Saturday.

Argentina officially declared war on the Axis on Tuesday, making the last South American nation to make an official declaration.

Clark Land was a week-end visitor here bringing his mother back after a visit with her son and wife on the farm.

P.O. S. H. Smith, WO 1 Reg Stevens and Pte Harry Larson, all of the R.C.A.F. were the speakers at the Rotary Club meeting on Monday and gave very interesting reports on their activities overseas and some amusing experiences they had. Their talks were greatly appreciated by the members present. Because of Easter Monday being a holiday, no meeting will be held next week.

Mr and Mrs. H. D. Jensen were Calgary visitors the first of the week.

If we had the news in the paper each week that we miss, the sheet would undoubtedly be more interesting. You could help us greatly if you could take the time to do it.

A fire in Cochrane, Alta., Monday night destroyed the town's largest garage, burning up the town's fire fighting apparatus, as well as a tractor and seven cars.

Mr. and Mrs. V. Piegras received a letter last week from their son Bert who is overseas with the armed forces. He was back in Holland again after being up in the front lines in Germany for some time and was very thankful for a rest for a few days after the front line activity.

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 copies of THE CHRISTIAN SCIENCE MONITOR

You will find yourself one of the best informed persons in your community when you read The Christian Science Monitor regularly. You will find fresh, new viewpoints, a fuller, richer understanding of world affairs... truthful, accurate, unbiased news. Write for sample copies today, or send for a one-month trial subscription to this international daily newspaper...

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Raymond

KNOW the TRUTH about the C. C. F.

The Postwar Depression has already started. EDMONTON has 550 Stenographers out of work. CALGARY has 500 Stenographers out of work. LETHBRIDGE has 250 men out of work. MEDICINE HAT has 114 men out of work. 18,000 returned men have not yet found employment.

How can we hope to maintain present farm prices with men out of work Only by electing a C. C. F. Government who believe in full employment.

Inserted by the Leth. Federal Constituency Ass'n. in the interests of W. W. SCOTT, Candidate. Listen to CJOQ every Thursday at 10:15 p.m. (PCN) every Monday at 10:15 p.m.

Clip this advt. and send it to your boy overseas.

Pictures Taken

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Make our Store your Headquarters for Chick Feeds and Concentrates of all kinds. We buy in Quantity and give our Patrons the Benefits.

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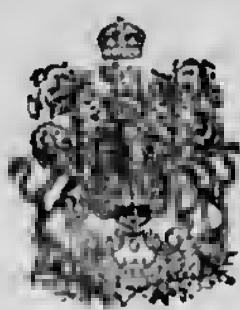
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War Veterans Insurance NOW AVAILABLE

Offers protection, without medical examination in most cases, to those discharged.

When Canada entered the present war, it was realized that men and women who went into uniform faced the possibility of returning to civilian life with their health impaired, or with some physical disability. It was realized also that, as a result of this impairment in health or disability, many service men and women would be unable to provide protection for their families through the normal channels of commercial life insurance. To meet this situation, Parliament, at its 1944 session, passed an Act known as The Veterans Insurance Act. This act has now been proclaimed and applications may be made for policies under it.

WHAT ARE THE SPECIAL FEATURES OF WAR VETERANS INSURANCE?

One of the principal features of War Veterans Insurance is that, with very few exceptions, it is available at low cost, that, with very few exceptions, it is available at low cost, that, with very few exceptions, it is available at low cost, that, with very few exceptions, it is available at low cost.

WHO MAY APPLY FOR WAR VETERANS INSURANCE?

Any ex-service man or woman is eligible. In addition, widows or widowers of veterans may apply for the insurance on themselves if the veterans were not insured under the Act. Merchant Navy personnel in receipt of a war disability pension from the present war are eligible also.

WHAT TYPES OF INSURANCE ARE AVAILABLE?

The plans of insurance available are 10 Payment Life, 15 Payment Life, 20 Payment Life, Life Paid-up at 65 and Life Paid-up at 85; that is, premiums may be paid for 10, 15 or 20 years or until age 65 or 85 respectively. The longer the term of payment the smaller the premium required. Term and Endowment policies are not issued. The insurance is of the non-participating type, that is, no dividends are paid.

WHAT AMOUNTS OF INSURANCE ARE PROVIDED FOR?

Policies may be applied for in amounts ranging from \$500 to \$10,000. The amount of the policy is payable only in the event of the death of the insured.

HOW ARE PREMIUMS PAID?

At the option of the veteran, premiums may be paid monthly, quarterly, half-yearly, or annually. There is no additional cost to the veteran for paying premiums on a monthly basis.

IS THERE ANY CASH SURRENDER VALUE?

After premiums have been paid for two full years, the policy may be surrendered for its Cash Surrender Value, or it may be transferred to Paid-up Insurance or Extended Term Insurance. There is no provision for loans against the policy.

AT DEATH HOW WILL THE INSURANCE BE PAID?

The maximum amount which may be paid at death is \$1,000, with the remainder being paid, at the option of the insured, in one of the following three ways:

- (1) The money, plus 3½ per cent. interest, may be paid to the beneficiary in equal instalments over a period of five, ten, fifteen or twenty years, as selected. If the beneficiary dies, the payments are continued to his or her estate.
- (2) The money may be paid in equal instalments as long as the beneficiary lives.
- (3) As in (2), but instalments are guaranteed for five, ten, fifteen or twenty years, whether the beneficiary lives or dies.

WHAT IS THE EFFECT OF A WAR DISABILITY PENSION?

If, on the death of the insured, the beneficiary receives a pension, the insurance money will be paid as follows:

- (1) If the policy is paid up, the full face amount of it will be paid to the beneficiary in the manner elected by the insured, plus the pension.
- (2) If the policy is not paid up, then the capitalized value of the pension will be deducted from the face value of the policy and instead, the beneficiary will receive the paid-up value of the portion deducted, plus the excess, if any, of the face amount of the insurance over the capitalized value of the pension. If the policy has been in force at least six months and the beneficiary is the wife or husband or children, or both, of the insured, at least \$500 will be paid as well as the paid-up value of the remainder.

WHO MAY BE NAMED AS A BENEFICIARY?

Where the insured is married, the beneficiary must be the wife or husband, or children, or both. If the veteran is single, the beneficiary must be the future wife or husband, with a contingent beneficiary named as a contingent beneficiary to receive the insurance money should the veteran die unmarried.

CAN RE-ESTABLISHMENT CREDIT OR PENSION BE USED FOR VETERANS INSURANCE?

Yes, this is one of the purposes for which the re-establishment credit may be used. Premiums may be deducted from pensions also, if requested.

IF THE VETERAN BECOMES TOTALLY DISABLED, WHAT HAPPENS?

If this occurs before the veteran reaches the age of sixty years, and he is not in receipt of full pension for the disability, no further premiums need be paid.

ARE THERE ANY RESTRICTIONS AS TO TRAVEL, RESIDENCE, OR OCCUPATION?

In addition to being free of occupational restrictions, the insurance also is free of restriction as to travel and residence.

EXAMPLES OF MONTHLY PREMIUMS PER \$1,000 INSURANCE

AGE	Payable for			Payable till age 65	Payable till age 85
	10 years	15 years	20 years		
20	\$2.89	\$2.12	\$1.74	\$1.20	\$1.14
25	3.18	2.34	1.93	1.39	1.30
30	3.53	2.60	2.15	1.64	1.51
35	3.93	2.91	2.42	1.98	1.78
45	4.98	3.73	3.16	3.16	2.59
55	6.45	5.01	4.40	6.45	4.03

NOTE: If it is desired to pay the premium annually, multiply the above rates by 12. There is no additional cost for taking advantage of the monthly payment plan.

Further information and application forms may be obtained from the nearest office of the Department of Veterans Affairs or by writing direct to the Superintendent of Veterans Insurance, Department of Veterans Affairs, Ottawa. Services of a trained counsellor are available for individual interview with each veteran who wishes information concerning this insurance.

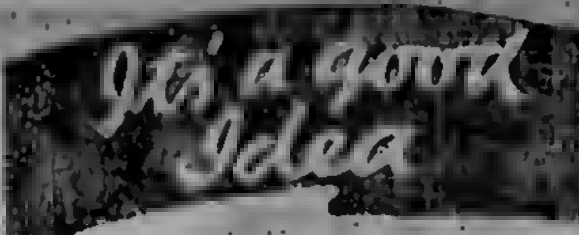
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DEPARTMENT OF VETERANS AFFAIRS
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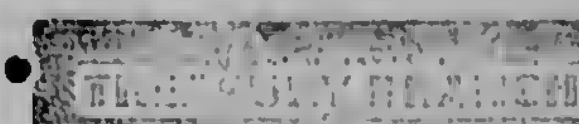


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RENEWAL OF UNEMPLOYMENT INSURANCE BOOKS

To All Employers:

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new books.

New Insurance Books for the fiscal year 1945-46
will be exchanged by the Local Employment and
Selective Service Office in your area for expired
Insurance Books upon completion of the second
last page in the expired books.

Protect the benefit rights of your employees
by sending in their expired books properly com-
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There are severe penalties for failing to
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butions for your insured employees and
for failure to renew the Insurance Books
as required.

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Barred Rock pullets	27.00	14.00	7.00	29.00	15.00	7.50
New Hampshire mixed	16.50	8.50	4.25			
New Hampshire pullets	27.00	14.00	7.00			
R. I. Reds, mixed	15.00	8.50	4.25	18.00	9.50	4.75
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